

FIG. 1

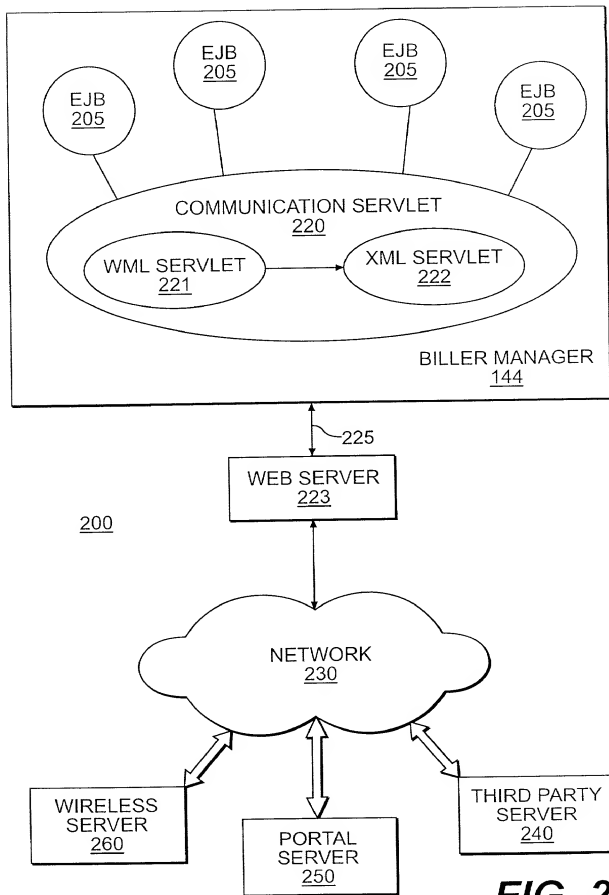


FIG. 2

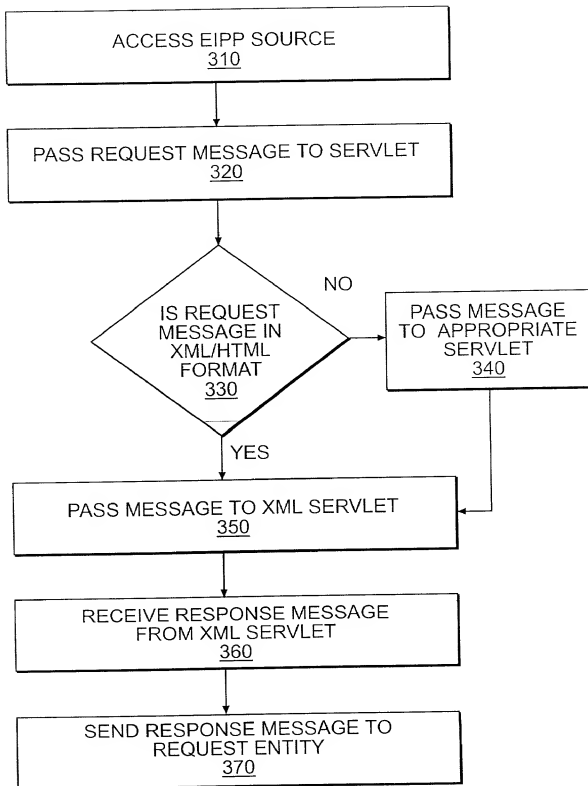


FIG. 3

400A

AUTHORIZATION OF THE USER

Request

The XML message:

```
<?xml version="1.0" standalone="no" encoding="UTF-8"?>
<BXMESSAGE VERSION="1.0">
  <BXTRANSPORT/>
  <BXMESSAGEHEADER>
    <REQUEST RESPONDEREQUIRED="YES"/>
    <EVENT>AUTHENTICATION</EVENT>
  </BXMESSAGEHEADER>
  <BXMESSAGEBODY>
    <USER_NAME>...</USER_NAME>
    <PASSWORD>...</PASSWORD>
    <BILLER_ID>...</BILLER_ID>
    <TRANSFORMATION_NAME>...</TRANSFORMATION_NAME>
  </BXMESSAGEBODY>
</BXMESSAGE>
```

405A

410A

FIG. 4A

The DTD:

```
<?xml version="1.0"?>
<!ELEMENT BXMESSAGE      (BXTRANSPORT, BXMESSAGEHEADER,
BXMESSAGEBODY)>
<!ATTLIST BXMESSAGE VERSION      (1.0) #IMPLIED>
<!ELEMENT BXTRANSPORT     EMPTY>
<!ELEMENT BXMESSAGE HEADER (REQUEST, EVENT)>
<!ELEMENT REQUEST        EMPTY>
<!ATTLIST REQUEST RESPONSEREQUIRED (YES) #IMPLIED>
<!ELEMENT EVENT           (#PCDATA)>
<!ELEMENT BXMESSAGEBODY (USER_NAME, PASSWORD, BILLER_ID,
TRANSFORMATION_NAME)>
<!ELEMENT USER_NAME      (#PCDATA)>
<!ELEMENT PASSWORD (#PCDATA)>
<!ELEMENT BILLER_ID      (#PCDATA)>
<!ELEMENT TRANSFORMATION_NAME      (#PCDATA)>
```

FIG. 4B

Response

The XML message:

```
<?xml version="1.0" standalone="no"?>
<BXMESSAGE VERSION="1.0">
  <BXTRANSPORT/>
  <BSMESSAGEHEADER>
    <RESPONSE TYPE="AUTHORIZATION"/>
  </BSMESSAGEHEADER>
  <BXMESSAGEBODY>
    <AUTHORIZED_TOKEN>...</AUTHORIZED_TOKEN>
  </BXMESSAGEBODY>
</BXMESSAGE>
```

The DTD:

```
<?xml version="1.0"?>
<!ELEMENT BXMESSAGE (BXTRANSPORT, BXMESSAGEHEADER,
BXMESSAGEBODY)>
<!ATTLIST BXMESSAGE VERSION (1.0) #IMPLIED>
<!ELEMENT BXTRANSPORT EMPTY>
<!ELEMENT BXMESSAGEHEADER (RESPONSE)>
<!ELEMENT RESPONSE EMPTY>
<!ATTLIST RESPONSE TYPE (AUTHORIZATION) #IMPLIED>
<!ELEMENT BXMESSAGEBODY(AUTHORIZED_TOKEN)>
<!ELEMENT AUTHORIZED_TOKEN (#PCDATA)>
```

FIG. 4C

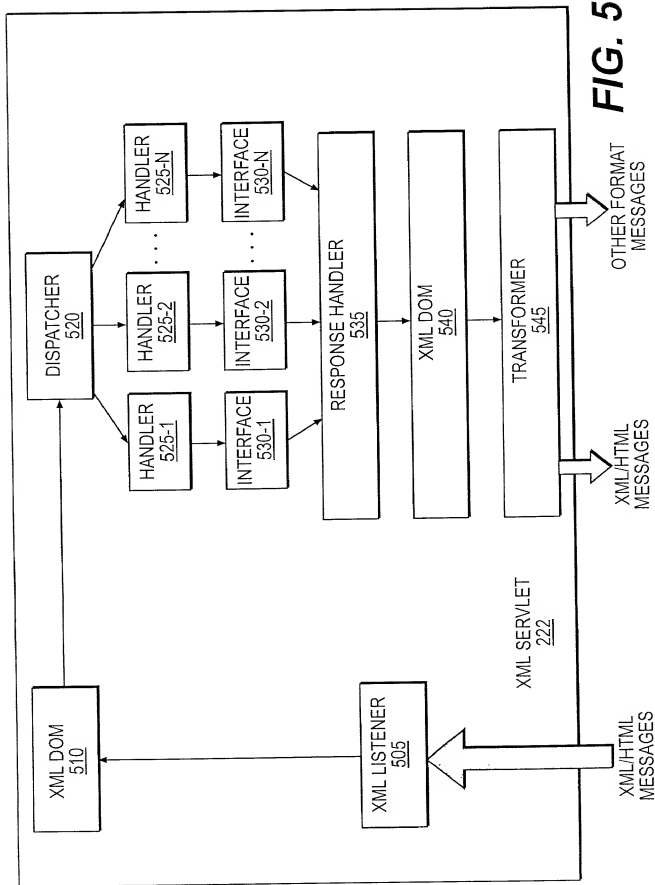


FIG. 5

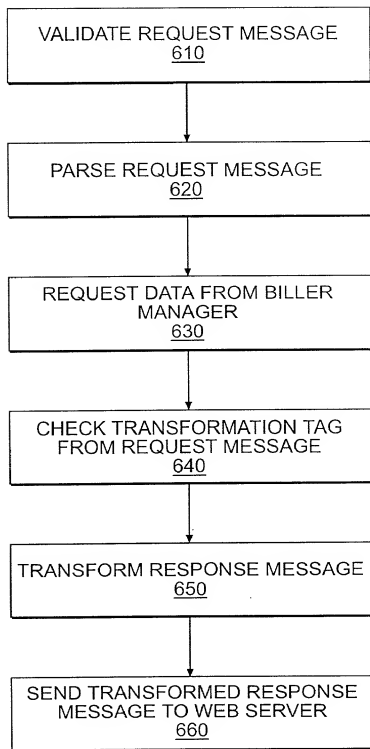


FIG. 6